NOTICE OF OBJECTION TO CONFIRMATION

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION has filed papers with the Court to object to the Confirmation of the Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to object to the Confirmation of the Chapter 13 Plan, or if you want the Court to consider your views on the Objection, then on or before, you or your attorney must:

> 1. File with the Court an answer, explaining your position at:

Clerk U.S. Bankruptcy Court 50 Walnut Street, 3rd Floor Newark, N.J 07102

If you mail your response to the Court for filing, you must mail it early enough so that the Court will receive it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan Diamond & Jones, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103

MARIE-ANN GREENBERG, Trustee 30 TWO BRIDGES ROAD, SUITE 330 FAIRFIELD, NJ 07004

2. Attend the hearing scheduled to be held on 04/04/2019 in the NEWARK Bankruptcy Court, at the following address:

> **U.S. Bankruptcy Court** 50 Walnut Street, 3rd Floor Newark, N.J 07102

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: March 25, 2019

/s/ Robert J. Davidow Robert J. Davidow, Esq. Phelan Hallinan Diamond & Jones, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103

Tel: 856-813-5500 Ext. 47960

Fax: 856-813-5501

Email: Robert.Davidow@phelanhallinan.com

File No. 821726

Phelan Hallinan Diamond & Jones, PC 1617 JFK Boulevard Philadelphia, PA 19103 856-813-5500 FAX Number 856-813-5501 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

In Re:
MARC ROBERT HUECK

CARESSE PATTY ANN HUECK

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY NEWARK VICINAGE

Chapter 13

Debtors

Case No. 19-12542 - VFP

Hearing Date: 04/04/2019

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, the holder of a Mortgage on Debtors' residence located at 38 OVERLOOK AVENUE, LITTLE FALLS, NJ 07424 hereby objects to the Confirmation of the Debtors' proposed Chapter 13 Plan on the following grounds:

- 1. Movant is JPMORGAN CHASE BANK, NATIONAL ASSOCIATION.
- Debtors, MARC ROBERT HUECK and CARESSE PATTY ANN HUECK are the owners of the property located at 38 OVERLOOK AVENUE, LITTLE FALLS, NJ 07424.
- 3. Movant is in the process of drafting and filing a Proof of Claim. The approximate arrears are \$1,468.49.
- 4. Debtors' Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).
- 5. Debtors' Plan fails to list Movant as a secured creditor and does not provide for payment of on-going, post-petition, mortgage payments to Movant.
- 6. Movant objects to Debtors' Plan as it is should be amended to clearly state that Movant's first position mortgage lien will be retained and the mortgage lien will be paid according to the mortgage loan, note terms and conditions. Debtors' Plan should be amended to provide for on-going, post-petition, regular monthly mortgage payments to Movant, as well as full funds the arrears owed to Movant.

7. Based on the foregoing, confirmation of Debtors' proposed Plan should be denied.

WHEREFORE, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION respectfully requests that the Confirmation of Debtors' Plan be denied.

/s/ Robert J. Davidow Robert J. Davidow, Esq. Phelan Hallinan Diamond & Jones, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103 Tel: 856-813-5500 Ext. 47960

Fax: 856-813-5501

Email: Robert.Davidow@phelanhallinan.com

Dated: March 25, 2019

UNITED STATES BANKRUPTCY COURT			
DISTRICT OF NEW JERSEY			
Caption in Compliance with D.N.J. LBR 9004-1(b)			
821726			
Phelan Hallinan Diamond & Jones, PC			
1617 JFK Boulevard, Suite 1400			
Philadelphia, PA 19103			
856-813-5500			
Attorneys for JPMORGAN CHASE BANK,			
NATIONAL ASSOCIATION	G N 10 10540 VED		
In Re:	Case No: 19-12542 - VFP		
Marc Robert Hueck	Hearing Date: 04/04/2019		
Caresse Patty Ann Hueck	Hearing Date. 04/04/2019		
Caresse I arry Anni Trucek	Judge: Vincent F. Papalia		
	Chapter: 13		
CERTIFICATION OF SERV	ICE		
1. I, Jason Seidman:			
represent thei	n the above-captioned matter.		
am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents JPMORGAN CHASE BANK, NATIONAL ASSOCIATION in the above captioned matter.			

am the ______ in the above case and am representing myself.
 On March 25, 2019 I sent a copy of the following pleadings and/or documents to the parties listed below:

 Objection to Plan

 I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: March 25, 2019
/s/ Jason Seidman

Jason Seidman

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marc Robert Hueck 38 Overlook Avenue, Little Falls, NJ 07424	Debtor	Hand-delivered
		⊠ Regular mail
		Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
		Other (as authorized by the court *)
Caresse Patty Ann Hueck 38 Overlook Avenue, Little Falls, NJ 07424	Debtor	Hand-delivered
		⊠ Regular mail
		Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
		Other(as authorized by the court *)
	Debtor's Attorney	Hand-delivered
Leonard Singer, Esquire 36 Mountain View Blvd. Wayne, NJ 07474		⊠ Regular mail
		Certified mail/RR
		☐ E-mail
		Notice of Electronic Filing (NEF)
		Other
		(as authorized by the court *)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	Trustee	Hand-delivered
		Regular Mail
		Certified mail/RR
		☐ E-mail
		Notice of Electronic Filing (NEF)
		Other
		(as authorized by the court *) Hand-delivered
Marie-Ann Greenberg, Trustee 30 Two Bridges Road	Trustee	
Suite 330		Regular Mail

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Fairfield, NJ 07004	Contignal manifold
	Certified mail/RR
	☐ E-mail
	Notice of Electronic Filing (NEF)
	Other
	(as authorized by the court *)

^{*} May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.